102 DATABASE 104 ELECTRONIC TRANSACTION SYSTEM 100 - 109 ATM 108 -107 KEYPAD SCREEN 109 -107 2 3 4 5 6 7 * # 6 8 KEYPAD Attorney Docket No. 807009 U.S. Serial No. Not Assigned Filed: January 25, 2002 Title: Payment System Inventor: Ynjiun P. Wang Sheet 1 of 15 USER

IDDKYHSS

FIG. 1 (PRIOR ART)

- 210 SWITCH

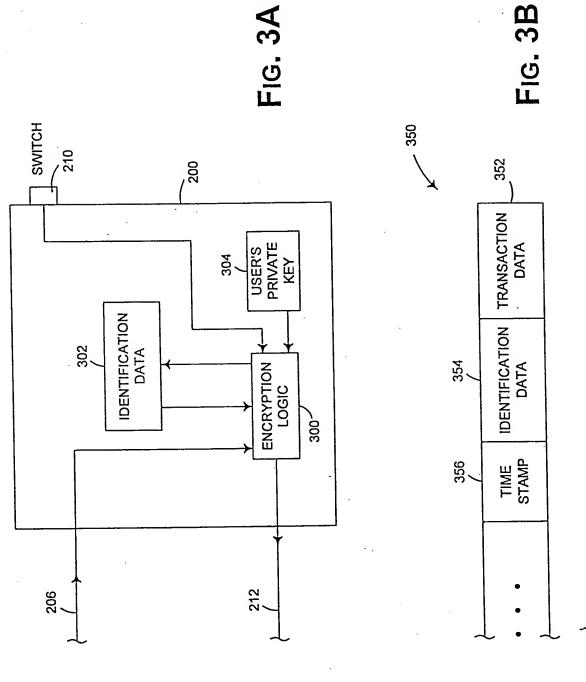
200

AUTHORIZATION DEVICE

PORTABLE ELECTRONIC

Attorney Docket No. 807009 U.S. Serial No. Not Assigned Filed: January 25, 2002 Title: Payment System Inventor: Ynjiun P. Wang Sheet 2 of 15

PORTABLE ELECTRONIC AUTHORIZATION DEVICE



Attorney Docket No. 807009 U.S. Serial No. Not Assigned Filed: January 25, 2002 Title: Payment System Inventor: Ynjiun P. Wang Sheet 4 of 15

10057465.012502

PORTABLE ELECTRONIC AUTHORIZATION DEVICE

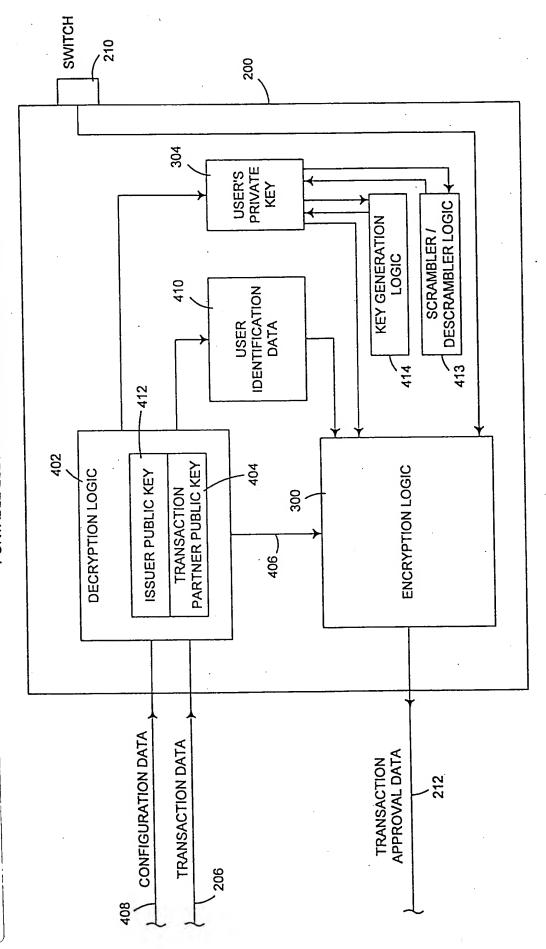
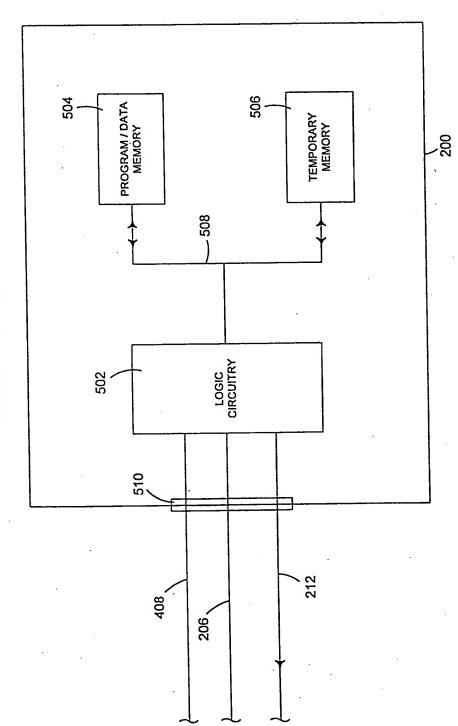


Fig. 4





Attorney Docket No. 807009 U.S. Serial No. Not Assigned Filed: January 25, 2002 Title: Payment System Inventor: Ynjiun P. Wang Sheet 5 of 15

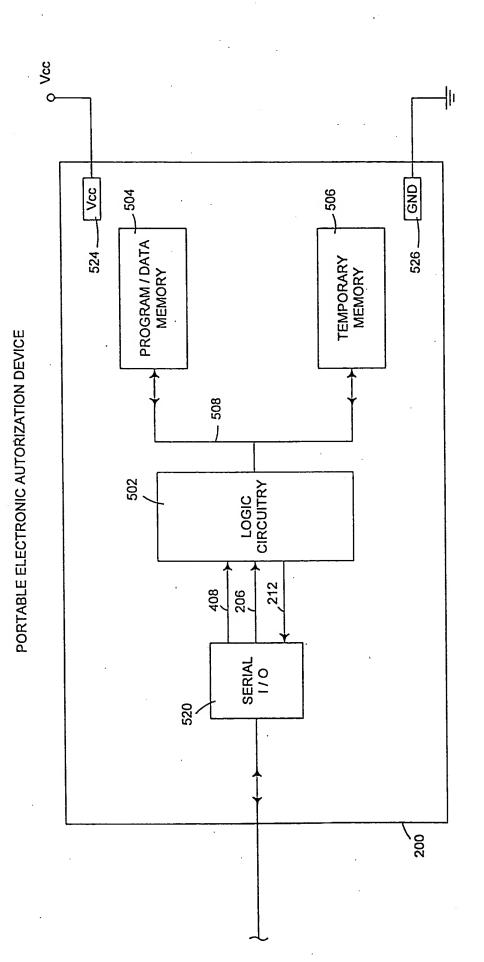
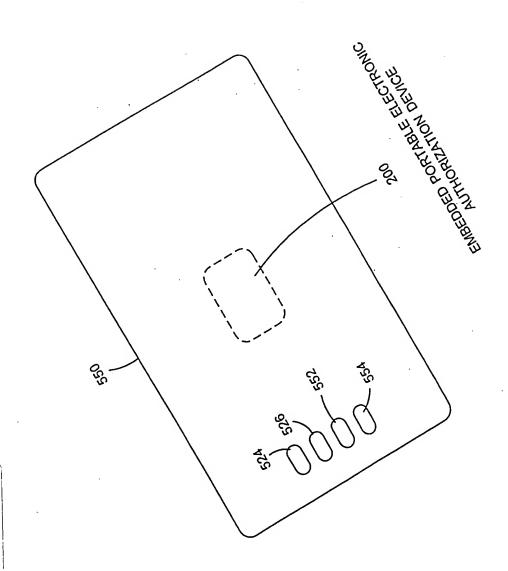


Fig. 5B



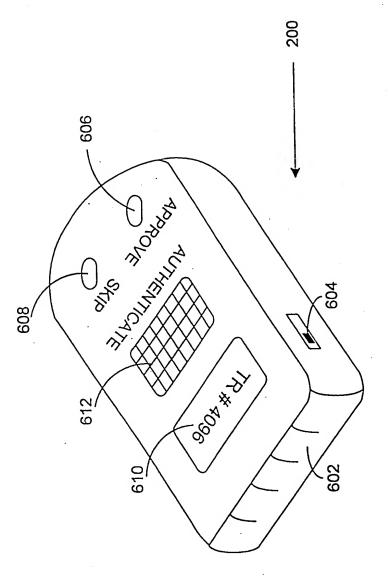


Fig. 6A

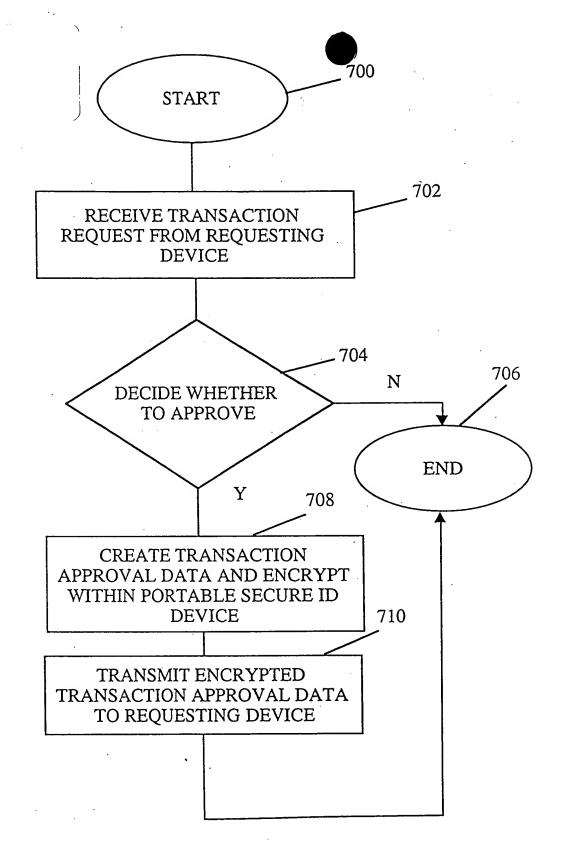


FIG. 7

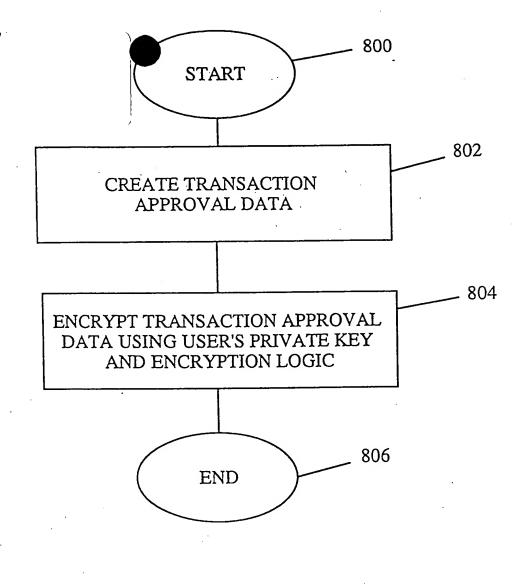
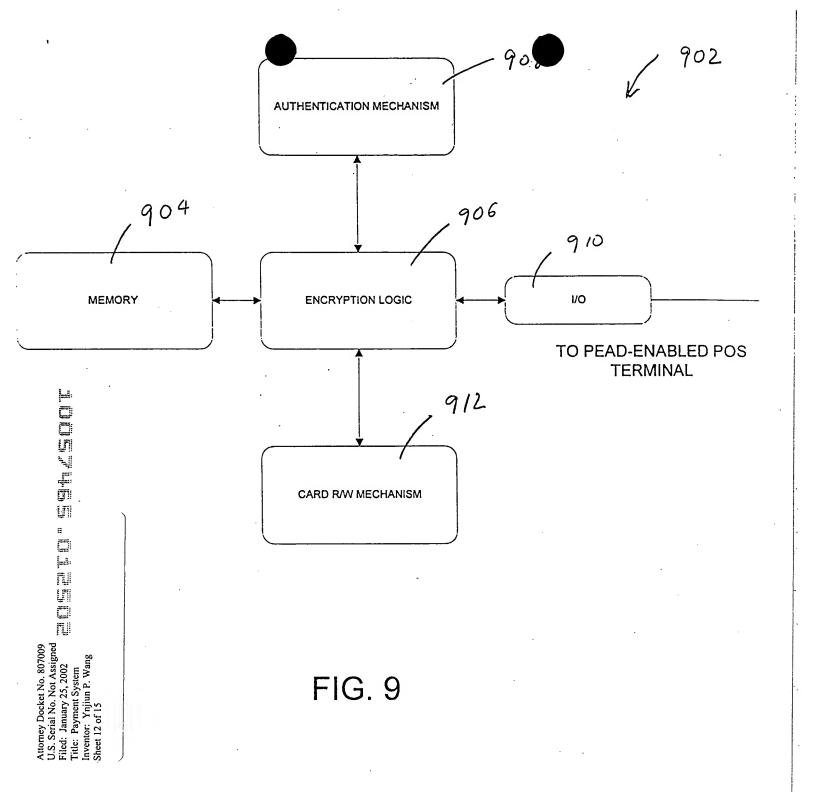
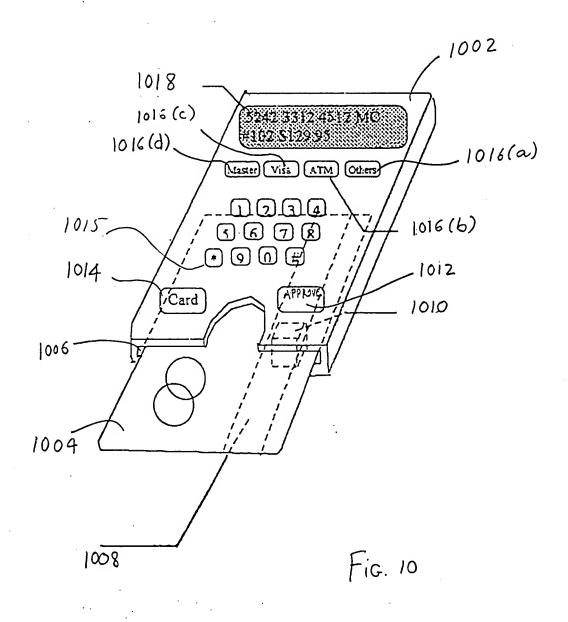
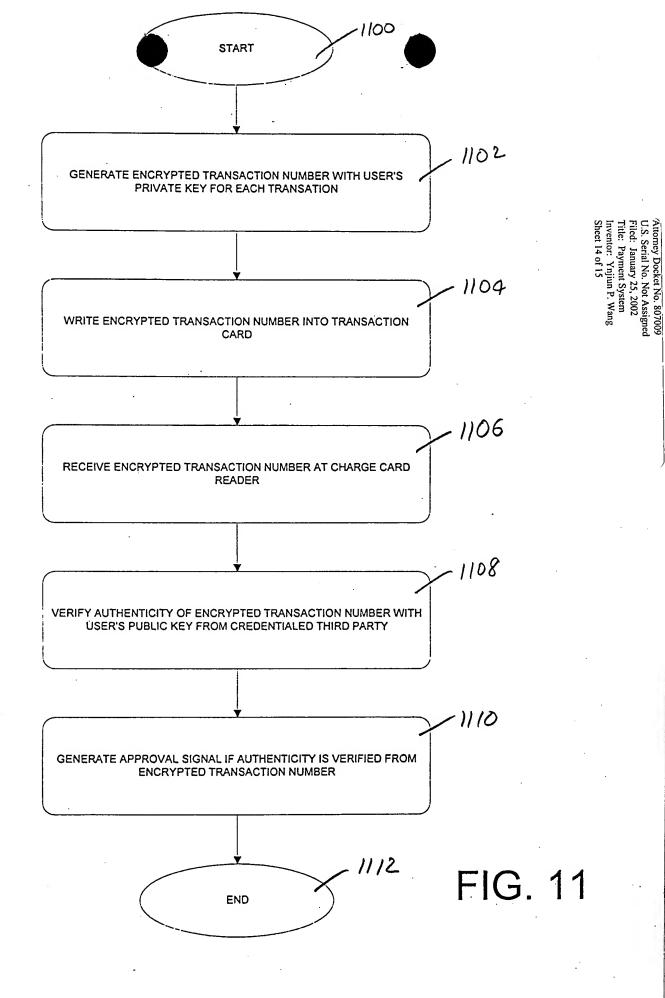


FIG. 8



Attorney Docket No. 807009 U.S. Serial No. Not Assigned Filed: January 25, 2002 Title: Payment System Inventor: Ynjiun P. Wang Sheet 13 of 15

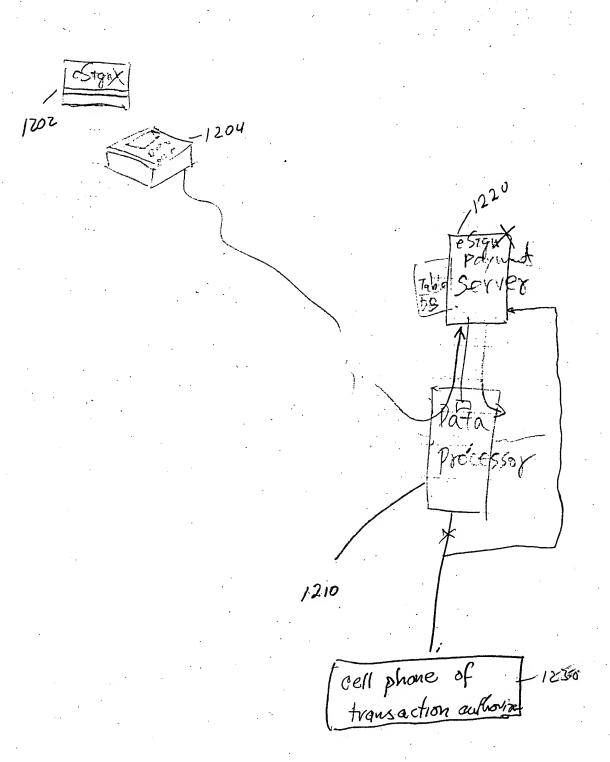




torney Docket No. 807009

S. Serial No. Not Assigned
Filed: January 25, 2002

Title: Payment System
Inventor: Ynjiun P. Wang
Sheet 15 of 15



F1612